

**Table II.D.3(1998) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.7%	23.6%	31.3%	33.0%	28.3%	21.8%	28.5%	24.0%
New England:								
Connecticut	20.0%	23.4%	28.8%	24.1%	26.6%	15.9%	26.1%	18.9%
Massachusetts	26.5%	22.3%	26.1%	28.7%	32.0%	24.8%	26.3%	26.5%
New Hampshire	31.7%	21.6%	51.1%	48.4%	23.8%	24.1%	34.6%	30.3%
Middle Atlantic:								
New Jersey	24.3%	11.5% *	33.1%	37.8%	24.1%	22.0%	25.0%	24.1%
New York	21.1%	13.5%	22.5%	27.4%	19.5%	21.2%	20.6%	21.2%
Pennsylvania	22.1%	13.3%	15.1% *	29.7%	24.8%	21.5%	16.9%	23.2%
East North Central:								
Illinois	22.3%	17.6% *	19.8%	23.6%	23.3%	22.2%	24.3%	21.9%
Indiana	20.2%	15.4% *	34.5%	38.4%	27.6%	15.5%	30.7%	18.4%
Michigan	18.3%	7.9% *	26.1%	14.6%	31.8%	16.2%	16.3%	18.6%
Ohio	19.5%	18.4%	21.4% *	20.7%	20.1%	19.1%	19.3%	19.6%
Wisconsin	20.1%	16.4%	20.4%	25.1%	21.2%	18.5%	21.5%	19.7%
West North Central:								
Iowa	25.8%	26.0%	19.8% *	32.9%	27.4%	24.8%	25.8%	25.8%
Kansas	27.8%	26.1%	31.1%	34.9%	31.4%	24.3%	29.5%	27.4%
Minnesota	25.9%	20.0% *	26.7%	25.3%	32.4%	24.4%	23.6%	26.4%
Missouri	25.2%	21.9%	28.4%	42.0%	25.5%	22.5%	27.3%	24.8%
Nebraska	23.4%	18.8%	37.2%	42.5%	28.0%	18.5%	32.9%	21.6%
South Atlantic:								
Delaware	21.1%	14.1%	35.0%	19.9% *	23.0%	20.1%	23.2%	20.5%
Florida	34.6%	26.4%	60.6%	50.3%	36.0%	30.3%	43.7%	32.7%
Georgia	29.4%	16.4% *	63.2%	45.5%	28.9%	26.2%	29.7%	29.3%
Maryland	26.6%	30.2%	42.5%	35.0%	30.5%	22.6%	35.6%	24.8%
North Carolina	30.0%	23.1%	40.0%	48.5%	40.0%	24.7%	35.9%	29.0%
South Carolina	30.8%	27.5%	47.8%	47.2%	39.3%	25.7%	40.2%	29.4%
Virginia	29.9%	24.4%	36.0%	46.5%	37.0%	24.3%	35.0%	28.6%
West Virginia	32.5%	74.5%	18.0% *	18.6%	24.5%	21.4%	54.3%	21.0%
East South Central:								
Alabama	24.4%	39.6%	43.3%	42.4%	31.9%	18.0%	40.3%	21.6%
Kentucky	24.5%	33.8%	42.9%	34.9%	19.7%	20.8%	35.4%	22.1%
Tennessee	26.0%	18.0% *	33.2%	46.0%	19.9%	23.9%	34.6%	24.9%
West South Central:								
Arkansas	26.2%	28.6%	43.3%	39.8%	34.4%	21.8%	36.4%	24.8%
Louisiana	26.3%	36.7%	35.8%	44.1%	26.5%	21.5%	37.3%	23.9%
Oklahoma	24.8%	24.3%	26.4%	37.6%	34.8%	20.1%	29.0%	24.0%
Texas	29.0%	32.1%	39.2%	41.8%	34.3%	25.3%	36.7%	28.0%
Mountain:								
Arizona	26.0%	35.5%	37.2%	39.0%	32.4%	22.4%	37.4%	24.3%
Colorado	24.9%	16.7% *	44.4%	32.3%	31.3%	20.0%	26.3%	24.0%
Idaho	28.1%	19.2% *	24.6% *	40.4%	28.4% *	27.1%	25.5%	28.8%
New Mexico	32.8%	34.8%	33.1%	44.2%	47.8%	24.8%	35.1%	32.2%
Utah	28.0%	35.1%	33.6%	43.0%	28.4%	22.6%	39.7%	24.5%
Wyoming	18.6%	24.0%	21.1%	28.6%	26.3%	14.4% *	21.6%	17.9%
Pacific:								
California	24.1%	40.5%	25.9%	35.0%	31.5%	19.1%	32.9%	22.6%
Oregon	19.3%	25.9%	24.7%	16.3% *	23.0%	17.1%	22.6%	18.7%
Washington	22.1%	20.1%	27.1%	30.9%	33.2%	18.5%	25.5%	21.5%
States not shown separately	29.1%	31.2%	27.8%	30.9%	32.1%	27.3%	32.4%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

**Table II.D.3(1998) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.28%	1.82%	1.90%	1.30%	0.95%	0.44%	0.92%	0.35%
New England:								
Connecticut	2.42%	3.85%	4.00%	5.98%	2.48%	2.96%	2.04%	2.71%
Massachusetts	1.15%	2.41%	1.05%	1.89%	3.21%	1.37%	1.17%	1.45%
New Hampshire	2.87%	3.22%	5.77%	4.61%	4.10%	2.38%	3.60%	2.79%
Middle Atlantic:								
New Jersey	3.25%	5.27% *	6.04%	6.04%	4.82%	4.86%	3.89%	3.86%
New York	2.01%	3.81%	5.01%	4.73%	2.93%	2.49%	2.68%	2.00%
Pennsylvania	0.68%	3.52%	5.77% *	3.09%	4.08%	0.76%	2.51%	0.72%
East North Central:								
Illinois	1.89%	9.08% *	4.47%	3.84%	3.71%	2.08%	1.79%	2.27%
Indiana	1.56%	7.32% *	9.46%	4.52%	3.14%	1.31%	5.27%	1.46%
Michigan	3.21%	5.07% *	6.45%	2.65%	6.65%	3.12%	3.79%	3.47%
Ohio	1.52%	5.14%	7.00% *	3.27%	1.60%	2.44%	3.46%	1.81%
Wisconsin	1.25%	4.54%	4.89%	2.47%	2.40%	2.29%	2.74%	1.47%
West North Central:								
Iowa	1.97%	5.66%	5.98% *	4.87%	3.55%	2.95%	3.84%	2.22%
Kansas	2.18%	7.46%	7.13%	5.92%	4.36%	3.27%	5.67%	2.79%
Minnesota	2.08%	6.72% *	5.48%	4.28%	4.97%	1.88%	3.78%	1.76%
Missouri	1.18%	4.39%	7.02%	3.13%	3.92%	1.93%	3.44%	1.58%
Nebraska	1.72%	5.19%	5.98%	3.10%	3.20%	2.10%	3.23%	2.04%
South Atlantic:								
Delaware	1.95%	3.97%	4.88%	7.26% *	4.44%	1.94%	4.26%	1.81%
Florida	1.53%	4.42%	4.67%	5.41%	4.89%	1.34%	3.79%	1.82%
Georgia	3.75%	5.73% *	10.70%	7.19%	6.33%	4.08%	5.11%	3.71%
Maryland	2.28%	3.53%	7.43%	5.42%	4.39%	2.24%	3.30%	2.47%
North Carolina	1.98%	5.02%	6.11%	5.30%	2.64%	2.42%	4.44%	2.33%
South Carolina	2.25%	7.14%	9.37%	5.44%	3.29%	2.15%	6.07%	2.23%
Virginia	1.64%	5.91%	9.85%	3.58%	4.00%	2.03%	4.09%	2.25%
West Virginia	6.53%	20.28%	6.83% *	4.82%	2.08%	3.53%	12.01%	1.81%
East South Central:								
Alabama	3.55%	5.86%	3.50%	6.21%	3.52%	4.48%	4.75%	3.54%
Kentucky	1.64%	9.67%	8.37%	1.98%	2.82%	1.51%	3.66%	2.00%
Tennessee	1.99%	5.97% *	7.53%	5.12%	4.94%	2.69%	3.97%	2.22%
West South Central:								
Arkansas	1.55%	7.14%	8.02%	7.61%	3.33%	1.00%	4.87%	1.49%
Louisiana	2.97%	6.77%	9.40%	5.63%	4.44%	2.65%	4.20%	2.74%
Oklahoma	2.21%	6.21%	4.87%	5.42%	2.73%	2.69%	4.47%	2.47%
Texas	1.41%	4.14%	5.36%	3.62%	3.48%	1.99%	2.30%	1.59%
Mountain:								
Arizona	1.50%	4.77%	5.02%	3.68%	4.03%	1.54%	3.36%	1.51%
Colorado	2.57%	9.22% *	6.82%	5.31%	4.76%	1.95%	4.77%	1.96%
Idaho	2.89%	10.65% *	8.85% *	7.51%	9.02% *	2.91%	3.73%	2.92%
New Mexico	1.67%	6.89%	9.52%	6.73%	3.21%	3.64%	3.56%	2.27%
Utah	2.10%	6.44%	6.28%	6.60%	1.46%	2.13%	4.03%	1.89%
Wyoming	2.24%	7.16%	5.55%	4.65%	4.44%	4.70% *	3.11%	2.92%
Pacific:								
California	1.18%	6.38%	4.31%	5.02%	1.96%	1.52%	3.54%	1.04%
Oregon	3.30%	4.97%	7.11%	6.92% *	6.53%	3.70%	3.81%	3.88%
Washington	1.48%	3.91%	3.66%	4.56%	3.66%	1.64%	2.23%	1.79%
States not shown separately	1.76%	6.94%	5.41%	5.07%	2.89%	2.76%	3.98%	2.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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